

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Harry Thomas Kloor

Serial No: 09/714,018

Filed: November 16, 2000

Title: DUAL TRANSACTION
AUTHORIZATION SYSTEM AND
METHOD

Docket No: 18822-11

Group Art Unit: 3627

Examiner: Maria Teresa T. Thein

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

DECLARATION OF PRIOR INVENTION UNDER 37 C.F.R. 1.131

PURPOSE OF DECLARATION

1. This declaration is to establish prior invention of the invention in this application in

- ☒ the United States
☐ the NAFTA country _____ (name of country)
☐ the WIPO country _____ (name of country)

at a date prior to the effective date(s) of the cited art:

- ☐ publication(s)
☒ patent(s)

that was cited by the

- ☒ Examiner.
☐ Applicant.

2. The person making this declaration is (are):

- ☒ the inventor(s).
- ☐ only some of the joint inventor(s) (and a suitable excuse is attached for failure of the omitted joint inventor(s) to sign).
- ☐ the party in interest (and a suitable explanation as why it is not possible to produce the declaration of the inventor(s) is attached).

FACTS AND DOCUMENTARY EVIDENCE

3. To establish the date of the invention of this application, the following attached documents and/or models are submitted as evidence:

(check all applicable items below)

- ☐ system description/design.
- ☐ sketches.
- ☐ blueprints.
- ☐ photographs.
- ☒ reproduction(s) of notebook entries.
- ☐ model.
- ☐ supporting statement(s) by witness(es) (where verbal disclosures are the evidence relied upon).
- ☐ interference testimony.
- ☐ invention disclosure documents.

From these documents and/or models, it can be seen that the invention in this application was made

- ☐ on _____
- ☒ at least by the date of October 4, 1997, which is a date earlier than the issue date of the reference(s).

DILIGENCE

5. The person making this declaration declare(s) that there was either reduction to practice prior to the effective date(s) of the reference(s) or conception of the invention prior to the effective date(s) of the reference(s) coupled with diligence from prior to said date(s) to a subsequent:

- ☐ actual reduction to practice.
☒ filing of this application or the U.S. provisional application thereof.

TIME OF PRESENTATION OF THE DECLARATION

(complete (a), (b), (c), or (d))

- (a) ☐ This declaration is submitted prior to final rejection.
(b) ☐ This declaration is submitted before appeal and this application does not have a final rejection.
(c) ☐ This declaration is submitted after final rejection but before or on the same date of filing an appeal. A showing of good and sufficient reasons why the affidavit or other evidence is necessary and was not earlier presented in compliance with 37 C.F.R. § 1.116(e) is submitted herewith.
(d) ☒ This declaration is submitted after the prosecution is closed (e.g., after a final rejection, after appeal, or after allowance). The affidavit/declaration or other evidence is filed with a request for continued examination (RCE) under 37 C.F.R. § 1.114.

DECLARATION

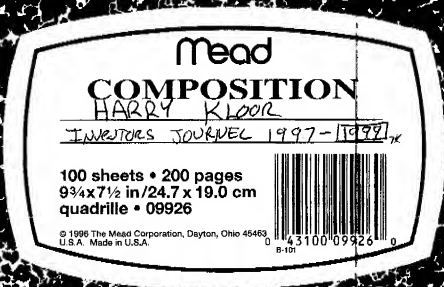
6. As a person signing below:

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

SIGNATURES

7. Inventor(s)

Full name of sole or first inventor: Harry Thomas KloorInventor's signature Dr. Harry Thomas KloorDate 5-17-2007 Country or citizenship USAResidence Woodland Hills, CaliforniaPost Office Address 5270 Darro Road, Woodland Hills, CA 91364



QUADRILLE
5 squares per inch

INVENTORS JOURNAL

START: JUNE 1 1997

THE FOLLOWING MATERIAL IS
HIGHLY CONFIDENTIAL AND IS PROPERTY
OF Dr Harry Kloer. IF FOUND
A REWARD WILL BE GIVEN IF BOOK
IS RETURNED.

541 479 5109

1060 Grandview Grants Pass OR
97527

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①
JK

① CHAT-ADBOT

It seems to me that as the technology
we could use fireproof drop tubes as an alternative
to AT engine. I don't know if the technology
would work or not, but if you could bring power
to the back away, then seems it would work
I still prefer AT.

My research continues. I have not found
clear demonstration of AT engine - This
may take some time.

HAVE Another FREA - but first my data
on ② Mountain / Space Mail

I should work on Cassini-Huygens mission proposal.
It could be possible future as this - perhaps
as history of future Mars, moon mission. Question
is Soloworld.

③ Brain Augmentation Innovation

I am still talking to medical
personal and Vascularist. The question is

NEW DEAL SAFE CREDIT / use
CARD AUTHORIZATION CARD

CREDIT CARDS HAVE become much too
easy to steal because no one really
confirms the identity of the user. Fake ID's,
Phone orders, internet all create security risks
that make old system of verification easy
to circumvent.

A SAFE CARD should be that by having the
credit card company issue a card that
has established creditworthiness with
card owner.

Phony

10

Oct
1997
4

SAFE CARD - Own AuthorizationOct
1997
11

Here is how it WORKS in simplest terms

- (1) Credit card company issues credit card to Credit Card Owner (CCO) going through the usual methods - i.e. fill out form, put in SST, all other required data
- (2) At time ^{request} getting the card application the credit card company also collects additional information such as phone numbers, internet addresses, personal data that CCO wants to use when validating a transaction. So for instance the CCB might list:
 - (1) Primary Phone - Home Phone
 - (2) Secondary Phone - Cell Phone
 - (3) CCO @ignitel.com internet address

Alternatively, if credit card is already issued, Credit Card owner could need to complete application - either in person, in person, in writing. That is equivalent to ~~submitting~~ filling out application. I.E. - that has same security data like address, SST, author's maiden name, etc used to get a card.

The above procedure is important as you do not want a thief to steal your card and establish a SAFE CARD. If the owner has to go through same type of identity process that he would use when filling out application - a thief will not be able to establish himself as the owner unless he has All Identity information which is FAR HARDER TO GET.

Quote - to make this even harder to a thief I want someone how to protect SST ?)

- ONCE secure communication Route has been established between CARD owner and Card company then

- (3) When credit card is used to make a purchase in addition to (a) credit card company or its authorized 3rd party system being contacted to determine (i) if card is okay, credit (ii) if credit card valid, and additional authorization is required from (b) THE OWNER. The communication route

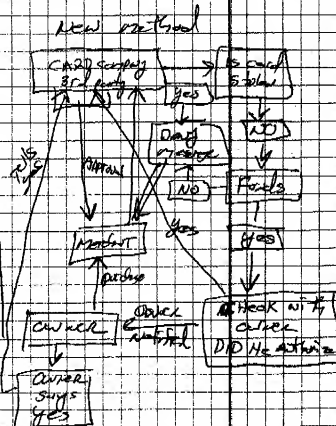
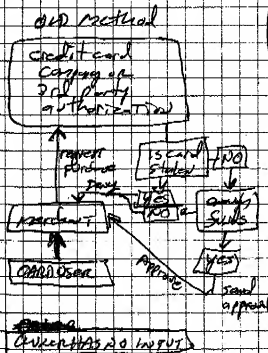
Harry Z

111

Spk Card Test

Chet
9/9/7
4/11

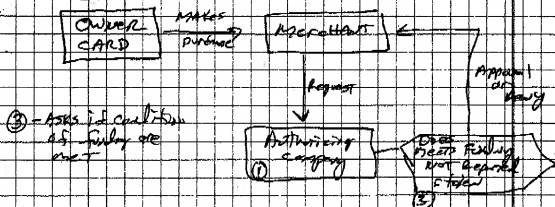
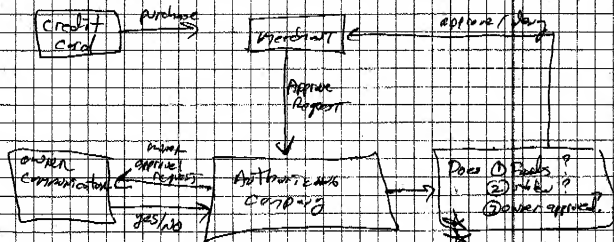
- 3) The communication route established in step (2) is then used to send a message to the owner of the card. The owner then responds by giving approval (for instance he could simply press (1) for yes, (2) for no, or could be more complicated - require password, etc). Is credit card owner approves purchase then credit card company or its 3rd party authorization agent sends out approval - if authorized is being used by them - then he will most likely get quick access to emergency tips device, and loss purchase will be detected. In addition, the owner of the card will immediately know that someone is trying to use his card.



Wolff (17)

SAFE CARDOct
9/1
4LAST DIAGRAM IS MESS Lets try
AGAIN

- (1) Define credit card company / 3rd party
as Authorizing
Company

(2) TransactionsNEW CARD

- so now if owner approves Card only if a doc is it possible for purchase to be approved
- When I say credit card → that includes any other who like expiration date, and card owners billing address

(13)

Happy X

NOV 20

1997

Interim Work Progress Report

- (1) Chat - Adbut - At this time it looks like the AI software necessary for this was just to evaluate. Will continue research on Turing Test AI applications. I may have to drop this one. Will decide in next 3 months.
- (2) Knowledge mail - This looks great. Still working on how to write up application - how much detail needed. I.E. - do I need to describe how it is upgraded. Application will be taught a rule based if possible. more project which is cutting most of my time out.
- (3) Safe Carol - I love this one. The most I need to do is a lot more detail - so much ground to cover as it seems that while idea is simple - all its possible "cliques" will be a lot of work. Check larger, 200-300 lines - so hard to do it as much as possible - also just scratch surface here.
- (4) Two other ideas
- Bread Application - Need Get practical Research done - still tracking this one down
- Shower Device - This is from last year, built and tested device - but not in love with this. I shall drop this one.

Page 14

NOV
28 1997Breast - Augmentation

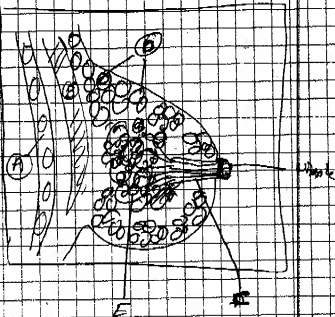
In Breast Reduction surgically They Measure

- ① Breast Tissue and (Glandular tissue)
- ② Breast FAT

- A - Chest / Rib cage
- B - Pectoralis muscle
- C - Ducts for milk
- D - FAT cells
- E - Lobules (15-20)

The lobules and fat cells determine breast size and shape.

Question - Would the lobules need clearing, to be corrected.

SAFE - CARD

I have come up with list of appropriate claim will fit here and start writing and diagrams

- ① Home purchases - phone orders
- ② internet purchases
- ③ using cell phone
- ④ other future devices
- ⑤ use with other financial instruments - checks, giftcards, etc
- ⑥ ?

PS
2/20/98

SAFE-CARDAPR 28
97

- ① Note - KEY ELEMENT OF THIS CARD IS TO keep it secure from the 30 typical establishing communication route credit card company must maintain with the bank community. That it goes to issue a card when established communication route.

To be sure most credit card companies are authorization company - the father you establish link to authorization company of the credit card company - some security check must be done.

- so if you do this - then if threat gets your number from mail, stolen card, phone dealer, copy receipt, etc he will not be able to bypass this security method by (1) changing communication route or (2) establishing it in first place.

- ② item 2 is most important - as 30 many credit cards - if you imagine credit card companies offering this service to existing credit card holders - so what this patent process to require secure way of doing this. Just giving just 4 digits of SSN isn't not what must be full secure identity check.

so what if threat has your SSN and SSN of brother's mother name's father name
issue 0 lot more problems than just losing your credit card. Hence this patent can also cover protecting your every identity.
How 2)

16
Jury

SAFE card

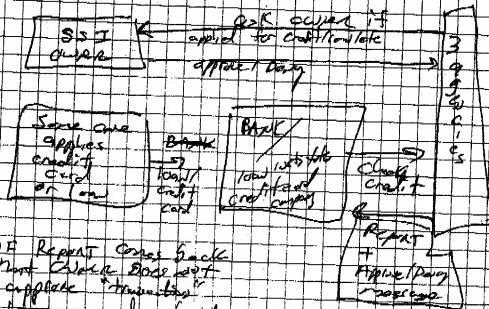
NOV 23, 99

There are 3 for credit agencies in America and perhaps 100 elsewhere. With regard to Identity Theft - the 3 American ones are only covered.

The concept of this system is OVER VERIFICATION. This does not need to be JUST for credit card. Can be for his checks, his bill, his bank account, his SSI number.

Take SSI # as owner's identity credit card. There are 3 agencies that get involved when ever a SSI has got loan or credit card. One could establish that ~~SAFE~~ owner REQUIRES VERIFICATION.

Notice because you get a report or if they do get report - That clearly FRANK reports that owner must have verification to 3 credit agencies before credit card is granted.



IF Report comes back that check does not approve "transaction" then no card or loan is issued.

17
7/1/00

SAFE-CARD

Nov 28, 97

This expansion of international moral protest against
Identify theft is most cases. Sent - just
one thing - could expand the to cover
most policy issues - it is countries area and
its - financial - little detail Use with chart,
get to next factor as rising out-come

Process For Checks

- ① When dealing with BANK COMMUNICATION ROUTE
Newly used when checks by writer are cashed.
- ② In Above process, some method used when existing
OWNER'S Identity to open account is used
to create COMMUNICATION ROUTE.
For instance - ex. You can't create
COMMUNICATION ROUTE without existing ROUTE.
For

(A) Checks 001 - 100 - 1x call pack
SSS-XXX-XXXX

(B) For checks > 100 by Internet

This way if he is shopping, he can give approval, and for other bills - he can approve them as they come into a

(Work same grade for credit each are on or off internet)

- (3) Owner writes check buy Groceries -
 The bank processes it - only bank or server
 if - better bank gives approval - calls owner
 to verify he wrote the check

2nd example - Karen pays for Pajamas - gives check
\$500 - Pajamas goes cash check - cash
money is approved to be removed from other account.

3-Example - Canon does not write down - his
check is stolen. That he sent for Acct. name
is changed to Paul Brown. BANK ~~with branch~~
emails sender with check sent from Paul Brown
Does not have photo - claims check

2/10/18

Dec 5
1997SAFE CARDNeed to figure details all way
1st from Nov 28.Process Approval- Need to Detail Closing Steps
better.SAFE CARD① Have purchase by phone. So really
phone purchase. Claims should cover
this.

- (STEP 1) Process window, using/when calling in a purchase
with his safe card.
- (STEP 2) Merchant checks with Authorizing Company/Credit Card Co
using normal procedure.
- (STEP 3) Because this safe card - Authorizing Company/Credit Card Co
take normal checks, but also checks with OWNER
through established communication - phone, internet, e-mail,
etc.
- (STEP 4) Owner either approves or requires authorization request.
- (STEP 5) Authorizing company gets owner's response. If
NO - purchase is denied - merchant told purchase not
approved. If (yes) then Authorizing company sends
approval code provided other standard cardholder must
not as sufficient funds available, account active, etc.

Clothes and
Extra Protection?

When owner uses safe card he could have
option when establishing his communication route to safety
level.
~~SAFE Cardholder~~ - not obviously card could
contact credit card company - use identity security
info at level, unable to get credit card - to check
not only total communication to - but level
of safety factors.

Options to be covered by Claims

- ① Use passwords
- ② Use fingerprints, voice, retina - other biometrics
- ③ Use questions to be answered, etc.

24-14

SAFE-CARD | ② CLAIM that covers

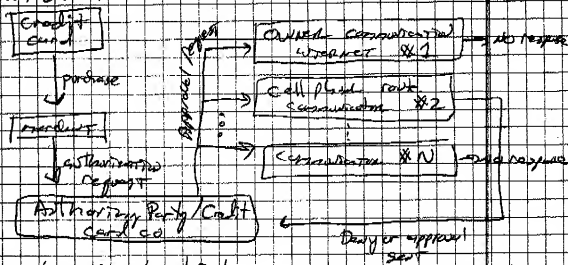
Pg 5
1997

interact purchase

INTERACT vs other use

Obviously the appearance of
 MULTIPLE communication routes
 routes. So patent if file should describe this option.
 Now Authorization company might not know how
 you are shopping a ~~xxx~~ So Claim or invention description

Should account for following - When chosen
 establishes his communication route (or communication security)
 he might want MULTIPLE - communication routes
 used and as long as he applies by case or
 then - the transaction can be approved or
 denied.



(in above example obviously
 communication can take two way of these routes, so
 cell phone, sms, example)

~~xxx~~ SO you could select multiple communications
 to be notified but in this process require
 only one response back

SO Back to Credit card
 purchase by internet →

OK 20

Doc 5
1997

SAFE CARD claims for internet use
"internet address"

(What if I say internet communication route it could be unique IP address if that IP address is permanent, it could be unique email account, etc.)

OWNERS Internet Address Define as communicating route to owner, via established route to email address, IP address, etc.

Internet Address claims

(STEP 1) Owner makes purchase through his computer as the internet (communication buys a toy).

(STEP 2) Owner provides credit card info (credit card #, expiration date, billing address) to merchant via merchant's website.

(STEP 3) Merchant from website (computer) sends info credit card number/exp date along with request to authorization company for approval.

(STEP 4) Authorization company sends approval request to cardholder. Other of course checking that other similar approval conditions are met. In this process the approval could be sent to one communication OR to multiple ones at once. ALSO POSSIBLE THAT IT COULD BE PROGRAMMED TO SEND FIRST TO one communication, and if get no response, then send to second one, and so on.

STEP
this is possible
for any

[SEC THIS GETS COMPLICATED - ANGLE]

(STEP 5) Owner gets authorization request, and replies.

(STEP 6) Authorization company sends approval or not depending on server.

NOTE - (R) Communication routes could be internet addresses, or cell phone and text, or home phone, or soon other type communication device.

It's late still need clarify on
cardholder's cardholder's
Bought go into (some) communication
communication
DO

21

SAW
17
1988

SAFE-CARD - User Authentication

As I have worked on this invention, its become apparent that while core process is well defined, there are a host of claims, and a large number of ways to implement how the communication route could be leveraged. My goal here today is to keep the first stage as the patent process and the options that I considered.

STAGE 1: Establishment AND/OR change of Secure Communication Route.

The first STAGE of this patent process is creating communication route between the Credit Card Company and the Credit Card Owner. I note that this process does not just cover credit card company - this is and will be my generic term but also covers Banks, Credit-union, institutions & etc, etc.

The first stage also involves the protocol that will be used as will be detailed.

When the communication route and its protocol is established the security method used to cover credit card is same as used to establish the communication route/protocol. This may be done (1) At same time you file for card or (2) with existing card. It is also likely that owner from time to time will want to change communication route. Figure 1 is order to do this they will need to go through identity security process used when getting credit card.

Now there are a variety of ways that communication route can be used. I will detail the remaining options next.

25
Jury

Communication Routes / Protocol

Jan
17
1998

- An Owner can designate 1 or more "Communications" that will be used to make an authorization request to the owner. The "Communications" could be (1) Internet address - which could be email account, IP address that is fixed that communicates with peer software, a peer software that might provide text, voice, call or video communication to others or Internet - provided that owner's identity is unique and secure to him. I.E. - if software does like a phone for voice or text - that owner access with logical name and password;
- (2) Any type of phone - home land line or cell phone or satellite phone etc.
 - (3) Any wireless communication device - voice, text, data, video or any combination.
 - (4) Old communication route like mail could even be used but obviously this would take long time and require mail to be delivered reliably.
 - (5) Any future communication with advancement of technology we envision that new "communications" will arise on and off internet.

In addition the host of communications that owner could designate. How and when communications for AUTHORIZATIONS are sent.

Owner for instance could designate that verification request is sent

- (1) TO All his communications at once, and as long as one responds that response will be sufficient to accept or deny. Alternatively Owner could require multiple messages, or 2 - or any combination.
- (2) Owner could designate condition Authorization requiring contact his communications in some manner. Such as first to Internet address and cell phone, then to cell phone, then to home phone, then to pager, etc.
- (3) Owner could designate levels →

pg
7/1998

Jan 17
1997

SAFE-WORD COST

- (3) Owen could designate levels to his credit card use. That Authorizing company would use other communicating card requesting authorization

(A) For instance decision tree could be driven by money spent etc.

Q.1 to \$500 - no authorization
first use or first
3 uses, etc

\$500 - \$2000 - customer cell phone

\$2000 - \$5000 - customer cell phone and internet, etc

(B) Decision tree could be by purchase

IF for food, gas, or X,Y,Z

approve

IF for Joe's Bar Grill call call

IF for electronics call home number and call, etc.

ALSO - not could designate approval by city, or time of day, day week - pretty much any protocol that you can imagine

(C) Decision by delivery - This is useful for internet and phone charges. For number of delivery is to Bill via Address Time. No Approval Request is needed. BUT if it is to another address then require Owen authorization. OR Any other restriction - Decision there

(D) Owen could designate any level of password / ~~other~~ identity tests - for instance call could be cell phone - Owen has answer questions that be set up, and take in password OR could be fingerprint scanned at his computer etc.

27
JK

SAFE-CARDNAN 17
1997

Any combination of the decision tree can
be applied to this ~~over~~-Authorization
Process.

The Summary illustrates the kind of
complexity that I must deal
with. I file. It also tells me that
I better have everything thought out
as I have not drilled down to
specifics of all the possible claims.
I think they are obvious to me but
talked to Patrick (long time) - he said
he has experienced that more I
do, better when filing.

Also need to start getting diagrams
done - I can do this - don't spend
much time.

OK efforts if I can now -
try to sleep will have to
get to others next time then
circle back.

[Handwritten signature]

[Handwritten initials]

SAFE CARD - OWNER AUTHORIZATION

March
6, 1998

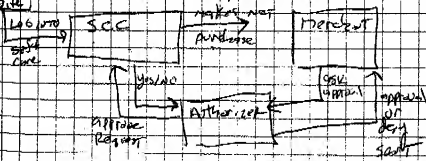
Recap Uses / Claims

- (1) Phone Purchase / Home ✓
- (2) Internet Purchase use ✓
- (3) Use SST & Specialist Agencies
- (4) Use with Checks

I have been working on variety of other ways this Safe Card could be used. One key part in internet is having to type in your credit card number all the time. It would be great if you could have equivalent of credit card online - call this software credit card. The SAFE-card could work seamlessly with the type of software which it does not exist should. Here you could list as per communication - the software credit card - SCC - The SCC would be program stored on your computer or it could be stored on your website or 3rd party website.

When you make a purchase on line - this software could be use to input credit card #, exp date, billing info, etc. This is done with click or button.

Then some software which has a unique login/password/code number or other identification could be programmed to receive communication from Authorizing Company. The user then respond through this piece of software.



36

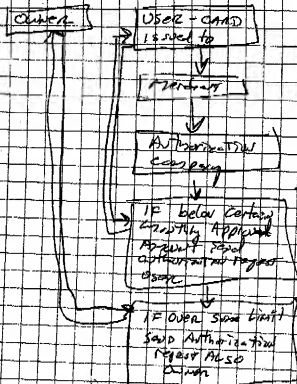
SAFE-CARD

Another safe card use - comes from the
I have some ideas - need to combine them
into logical set.

Another feature is number of variations that owner can
use as communication plus authorization there.

NOTE - Really should be calling this Dual-Authorization
system as it involves traditional authorization
combined with owner authorization + Recall.

Another use aspect - Owner Approval but
the card is issued to say a child. There
are a lot of things owners can use this. I will
address how it works later.



Here a decision tree
is used to determine
if the user - say
a child or parent/owner
is qualified for authorization
for low level or approval
types of purchases. IF
certain criteria set
by owner / parent not
met then the
owner is contacted
for authorization in
addition to the
issued user.

YES - YES IS
good combination
of parent & child
in much better
control.

March
1998
20

B8
JK

April
14/1/98STATUS

- (1) New order idea from April 12 - Butte can be
is liked by several of my other seminar friends
- Corinne and Julie - both want to call this
off - they would like to see a brochure
(2) IP6 - Internet Purchase Group -
I think this is also viable - continue
try to write up
(3) Safe Card - this is my key invention - will
continue to write this & these three
will be my focus
(4) Parent - this is only try to report to
regain control - mostly trying to
find medical liability & real
experiment
(5) Model - in - or hotel

SAFECARD

LAST time detailed how this
invention could be used by child/teen
and how even and used in authorized help.
Review of these letters I could complete my
thought on this - also have internet talk.

* Case Index is a credit card (checks/etc)
some financial institution can have an owner
who is a user and additional users.

Examples: Parent - Child or Children
Two people or shared account
Husband & Wife

Then one endorsement of this invention
is where owner is notified for
authorizing when a user was to
card that triggers some condition that
was set. For example, the card goes over
allowance limit, set by parent, or type
of use is not approved. In this
embodiment both user and owner could be
connected simultaneously on first use, for
children. On card also how to use, for
could also get how the card works but
I would recommend that which parent card this
it's not wise to extend use.

May
21
1998
/

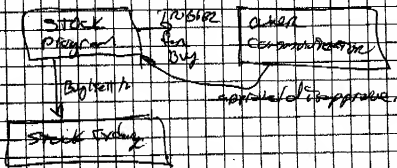
SAFE CARD

Last time I discussed Embodiment #1 - covered cases that use a parent company and also that is a kind of source. This leads to another Embodiment #2.

Embodiment involving stock purchases. Here instead of credit card - the financial instrument is a trade account that carries sets up with Brokerage Firm. The communication route is established at the same time using these identity security methods as account is established or the an existing account. The firm security identity program used when opening the account.

The account could then be set up for Single Broker to make purchases, but if some condition is met, the capital transfer and authorization request to the owner.

Let this embodiment the "Broker" could also be an program designed to make authorization transfer. The owner could be notified by the brokers program to buy/sell/trade based on conditions or notification to the owner set.



49 2K

IPG / Safe CARD

May
24/1999

IPG - INMART Purchase Group

Following up on my April 29th thoughts - Users could subscribe to IPG to be notified if special opportunity arises for "Desired Item". This comes over slightly to Software University - a compensation code used to request whether Businesses want to participate in the deal. A time limit to decide is set, user signals yes or no and if yes, the charge is made - users account, credit card, etc.

SAFE-CARD - Above I detailed communication

Have been used in at least 1 transaction. Note that while IPG uses this it's not linked to this innovation. But does it cover other Embroiders Applications for Safe-card?

Does this concept/Innovation extend to other wireless applications?

Does it extend to other non-financial transactions?

Are there Embroiders Applications for credit card use that I

can leverage on that entire innovation can exploit?

Are there identity uses?

Are there business uses?

What loopholes could thief exploit?

These are next things to do.

50

June
25, 1998

SAFE CARD / CREDIT AUTHORITY

Last month I left off bank of America, but before address there I went to check on employees - Application to bank was playing with the couple months but have not had chance to call who - That's Good Here

This Employer involves Corporation issuing credit cards to its employees. This has complex and complicated different than Robert - Child USDC

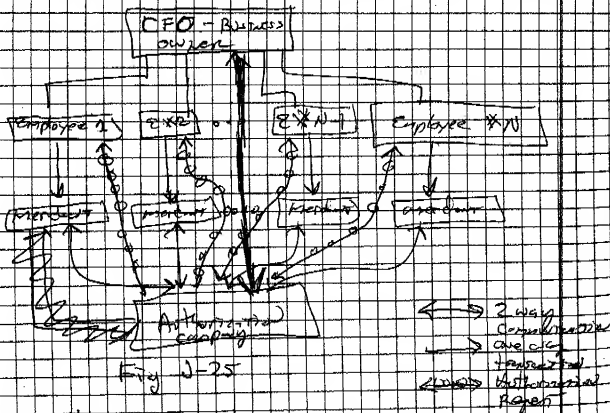


Fig. J-25

Here company issues credit cards to its employees. The credit card numbers are different for each employee so use can be tracked.

(55) UK

[Safe card]

Here CFO/Proffers/Executive is the owner and employees are exers-owners. By this I mean employee is only using the card and its intended to be used ~~so~~ but he is not person who pays the bill. SIM like that → He could be paying the bill and seeking reimbursement. This another application? - Have to answer that later. Let's stick to employee does not pay bill - he has SET limit and approved uses. For this card the authorization would come to employee unless he hits some trigger set by the CFO/BOARD camera. It hits a trigger - Authorization is sent ALSO to the CFO. The CFO in essence has VETO option.

How does this differ from personal card? ~~Personal card~~ put out that it does. Decision does be different, but seems like this is same application - so capture this with error one.

If employee pays for receipt by CFO how would approval - this could be difficult application and complex. Here company might want build a safety capsule for its employee who uses credit card that is his own so that he pays but then seeks reimbursement so that he can get guaranteed reimbursement employee and business could establish an approval process that will enable employee to have immediate & company will reimburse. In this case CFO should first inform employee so he can still authorize but with knowledge as monitored by CFO or not!

June
25, 2008

WJW
26

July 19, 1998

Owner authorize
SAFECARD

Lot OF Things Piling UP on this page
AND on Barber.com. I want to explore
any new applications need to make
operations.

I have not come up with any ^{new} safe card
software applications.

Other - website Applications? I want to
explore this. Website's are coming up
with a host of subscription services,
membership, etc. Barber.com idea and
IPG are two ideas. Then working on.

Numerous others can be found on the
net. Some transactions are just
for tracking amounts - but others
involve more substantial transactions.
~~SO I can manage one A~~

SO what's the basic Application to
website / Internet Business takes the
place of traditional company.

SO create the credit card - the
user login / password.

OK first networks. SO on the

Application the owner of
the web-account establishes
an account - he goes through

think some process that's much more

(Safe card - ^{used} Authorization) ^{corr}

July 1st
1998

Complex this supplying Name & address. So
on website - I designed owner applies for
membership first includes ~~member data~~ data so
that this website has purchase power
and then purchase via this membership
~~and~~ one shipped to address. After
you create the membership - user has
an LOGIN and PASSWORD. Now its easy
to imagine that user could have
this LOGIN & PASSWORD stolen. Now
that could be the website to make
purchases - but if that force to
change Address that they shipped to
An Authorization Request is

then sent to the Owner via
"established communication". ONLY through
this communication can address be changed.
Approval request sent to owner - say to cell phone
so if owner made the change, then owner
can approve it - if anyone else has his
LOGIN/password he can deny the change.

NOTE - this entire part could include
a notification sent via SMS screen 1266 in
- so even if password is correct - cell phone is
called and person at area to get owner approval.
This is call. Use this for extra secure email
accounts, bank accounts, etc.

• •

58

SEPT 3
2008SAFE-CARD / User Authorization

WEB-IDea - July 19 stage and some viable applications.
I am sure there are others - but a question has
arisen as to what happens if owner uses
credit card as a source and there is
no cell phone coverage?

Many times no cell coverage - so what then?

- Answer ① You could have low level of
pre-approval so that don't
have to worry say if you
buy lunch
- ② Have pre-approvals for things
purchased you could already make.

But what if you don't have coverage outside
of there?

- ③ You could have option to
pre-authorized on purchase
via your approval commitment.

For this embodiment - User has
the option of calling in pre-authorized
Authorized Company - if it can recognize
that approval commitment rate (like credit limit,
max, or phone #). They will grant approval
if request comes in.

For example, Owner knows he has big dinner
so calls at \$200 guarantee approval level on
his card for today. If request comes in
that day that totals or is below \$200 - it
approved - if over owner is contacted.

80

(62) 11
hmm

Scot
1/11

(SAFE CARD) / USER AUTHORIZATION

One other question I asked myself was what
backdoors if any exist that threat can exploit?
To answer the "why" question is needed - I
think I need to examine this.

① How threat get credit card.

② Steal Member online → AS LONG AS OTHER DOES
NOT Provide his login / password
to his communication partner
if the online he is sure →
A KID COULD NOT GET
THIS - NO RECOMMENDATION
SHOULD BE - WHEN ONLINE - IT
DON'T USE EQUIPMENT IF THE
USE OFFICE COMMUNICATIONS
NO DANGER - NO ACCESS

③ Change credit card
What he used
at Merchant

④ Get number from
Stolen card

⑤ Get the X from
receipt or
copy X of record

⑥ Third state card
AND communication

→ AS LONG AS CANNOT Change
communication by MAIL
OK - NO DANGER
NO DANGER

→ There is DANGER - BUT A
SIMPLE PASSWORD WOULD
STOP THEM - unless other
also details provided

Biggest Danger is ⑥ followed by ⑤ - 1P

Someone steals cell phone or other communication -
being likely to know that's secret as known
the information allows clear path to
Contact company & provide required high
secret identity information and change the
communication.

(6)
X

0
0

NOV 26
1998

owner
SAFE-CARD / AUTHORIZATION

THE SEARCH CONTINUES TO DETAIL
ALL POSSIBLE EMBODIMENTS FOR
THIS INVENTION. NEED TO START
TYPING THIS UP. GOAL - GET EVERYTHING
TYPED SO FAR BY END OF YEAR.

BUT FIRST - SINCE LAST WORK -
I HAVE FIGURED OUT A NONE
FINANCIAL APPLICATION - AT
LEAST NONE CREDIT CARD - BANK - SST
APPLICATION.

ELECTRONIC-SIGNATURE AUTHORIZATION

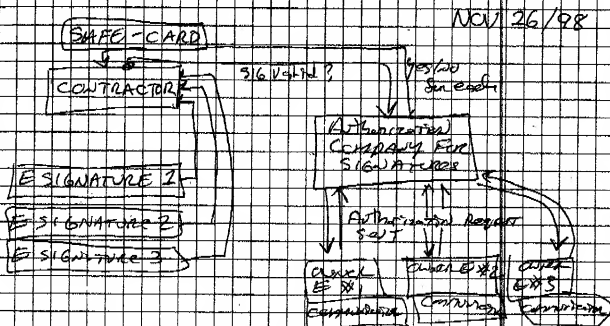
HERE OWNER OF SIGNATURE GOES THROUGH
STEP 1 A REGISTRATION PROCESS THAT CONFIRMS IDENTITY.
1 THIS COULD BE BY PHONE, INTERNET, OR FOR
MOST SECURE AT PHYSICAL LOCATION BY PRESENTING
ID, PHOTOGRAPH, ETC.

STEP 2 AS PART OF THIS PROCESS, OWNER PROVIDES
2 ONE OR MORE AUTHORIZATION COMMUNICATION ROUTES.

STEP 3 OPTIONALLY - OWNER ALSO MIGHT PROVIDE PASSWORD
3 OTHER METHODS.

STEP 4 OWNER ~~NEEDS~~ IS INVOLVED IN CONTRACT
4 PROCESS - SAY WITH 4 OTHER PARTIES.
IF EVERYONE IS ~~REGISTERED~~ REGISTERED
THEN THEY CAN SIGN CONTRACT ELECTRONIC
SIGNING - TO CONFIRM THE SIGNATURE
IS REAL THE CONTRACT IS SENT FOR
CONFIRMATION - AUTHORIZING COMPANY
THAT PARTICIPANTS REGISTERED WITH.
EACH PARTICIPANT IS CONTACTED IF THEY
SEND APPROVAL CODE THEN CONTRACT IS
APPROVED.





HERE CONTRACTOR - COULD BE 3rd Party - SAY BANK, LAWYER, ETC - OR EACH PARTY TOGETHER FORM CONTRACT. BY THIS EXPAND FOR INSTANCE 3 PEOPLE WANT TO ENTER AN AGREEMENT - THEY ARE ALL REMOTE - INSTEAD OF HAVING OR MEETING TO SIGN AGREEMENT THEY WANT E-SIGNATURE THAT IS VERIFIED TO BE CORRECT. THEY EACH E-SIGN BY SOME APPROVED PROCESS - SAY VIA CONTRACT WEBSITE - AUTHORIZING COMPANY THAT 3 PARTIES ARE REGISTERED WITH THEM ARE CONTACTED. IF THEY ARE ACTUAL OWNERS THEN GIVE APPROVAL - AUTHORIZING COMPANY SENDS E-SIG CONFIRM CODE - AND CONTRACTOR(S) ALL RECEIVE SAME CODE. IF ALL ARE VALID - CONTRACT IS VALID.

00 There are certainly other ways to use this. Will think about that.

76/10

SAFE CARD

ATTORNEY'S SYSTEM

APR 9
1998

8

I have started writing up this patent. This write up is large. Not sure exactly how long writing stage - so just going to leave that to attorney. As I do work up - need to communicate with explanation the invention to make sure I have every possible element covered.

IPG

~ About halfway done on this Patent Process - I have worked out REGISTRATION PROCEED, HOW PURCHASE TRIGGERS can be used, VARIETY OF TRIGGERS - STICK LIKE APPROPRIATE. STILL need to work out DYNAMICS OF how PURCHASES are made by individuals. Also I.S. There A Phone - Cell phone - where not Appropriate? For instance - A TV - cable Box - not Appropriate?

BARTOL.COM

~ STILL STRUGGLING WITH THIS. Need to streamline my approach - need something to verify the VALUE of Goals - can AUTHENTICATE GOALS EXIST - NOT sure that they will work. THIS invention not really yet.

DIET WATCH

~ This is both software and hardware invention - so far my research makes this invention will work. Just need final prototype even software simulation will suffice.

that if you find
your - off
Return next
one so

82 Hh

SAFE-CARDJAN
14
1999

I Need To Address Following remaining issues -

How is process used for checks?

Previously I detailed that invitation to credit card that process covered many other things - checks.

Question is more precisely how could this be accomplished.

One Check EMBODIMENT IS AS FOLLOWS

① CHOICE OF CHECKS ESTABLISHES A SECURE COMMUNICATION FOR AUTHENTICATION.

② BANK ISSUES CHECKS THAT HAVE ONE OR MORE OF FOLLOWING

Ⓐ BAR CODE - THAT WHEN SCANNED BY COMPUTER, INDICATES OWNER MUST BE NOTIFIED FOR AUTHENTICATION. THIS BARCODE COULD HAVE LINE PHONE NUMBER OR E-MAIL ADDRESS OR OTHER WAY COMMUNICATING TO OWNER. BANK OR AUTHORIZING AGENCY THEN CONTACTS OWNER LIKE CREDIT CARD.

Ⓑ CODE - ADDED TO BOTTOM - SAME AS ABOVE NUMBER.

Ⓒ HIDDEN WATERMARK ON OTHER CODING THAT CAN BE READ BY BANK TELLING THEM THAT THIS IS "GIVEN" AUTHORIZED CHECK - REQUIRING OWNER TO BE CONTACTED FOR APPROVAL.

ANOTHER ADVANTAGE OF THIS EMBODIMENT IS THAT IT COULD BE USED TO WRITE CHECKS TO PEOPLE WHO DON'T HAVE BANK ACCOUNTS BUT IN A WAY CHECKS COULD BE PROVIDED TO EMPLOYEES.

→
Block

JAN 14, 1999

SAFE-CARD -

CHECK USE IS LOOKS LIKE THIS
CANT IS ACTUALLY AVOID
EMPLOYMENT.

HERE IS APPLICATION

- ① CHECK IS WRITTEN TO SOME ONE
OWNER WANTS TO BE PAID. SO
WRITES A CHECK - TO PAYEE
- ② OWNER GIVES PASSWORD TO PAYEE
TO USE INSTEAD OF ID WHEN
CASHING CHECK
- ③ PAYEE CASHES CHECK AT ATM
THE ATM CONTACTS OWNER BECAUSE
IT READS CHECK AS OWNER AUTHORIZED
REQUIRED.
- ④ ATM ASK FOR REQUESTED PASSWORD
- ⑤ ATM CONTACTS OWNER - GIVES PASSWORD.
(CHECK AMOUNT, NAME, REASON) - THEN
OWNER CAN APPROVE OR DISAPPROVE.

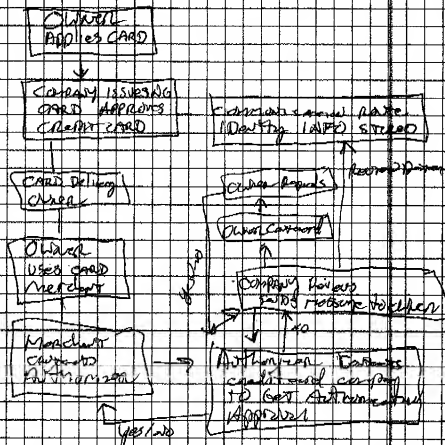
★ THIS METHOD ENABLES ATM CHECK
CASHING - PROTECTS PERSON CHECK
IS WRITTEN TO - AND THE
PERSON WHO WROTE IT.

Good at 0

27/1/99

SAFE-CARDFeb 6
1999

Still have not had a chance to write + type
 up anything same on paper. Little time
 so hard to use it here - what satisfied
 what covered everything - few long about
 Types 17.

NEED FLOW CHART TO BETTER
EXPLAIN PROCESS

This is overall Process. The intent
 are bit more complicated but I will sure

OR [Signature]

Monday 22
1999

LOGGING IN Triggers Authorization request
that sends communication to Child's
Identity software. The child then confirms
their identity through some pre-defined
method.

How not too clear.
this out.

Let's Diagram

Parent takes Child
to Authorization outlet
For instance - WANTS TO TRIGGER

V

Child inputs some data that he
used when entering Authorization
Request → could be selecting
series of images,
Personalized
Voice print
Fingerprint

DATA INPUT INTO REQUEST
DATA BASE & Child's issued
piece of software -
CHILD'S SOFTWARE
CHILD'S SOFT-ID

continued next page

March 22
1999

THE Child's Soft-ID could have
unique ID & built into it as part
Security.

Now (New) Child goes to website that
is certified to be - CHILD SAFE - NO ADULTS.
THE ENDS IN send Request TO

(CHILD-AUTHORIZED - ID Agency)

Send Request OUT TO IP Address
that Child is using (the child
be sure or if IP address changes
each time - this info is sent from
website child is accessing, at that time

Request TO Child First Goes to
Child's ID Software - to make
sure its child - its legal, parental
is checked against Encoded ID

Child then asked Personal ID,
on Security ID Questionnaire
only to Child, Parent and KID
Child to send finger print is not
clear (still)

IF Intruder enters - child gives access
While Pedophile Parent Child even sister -
This at least Reduces the ~~number~~ AUGUST
number of Pedophiles - and gives clear
touching method - so even Pedophile parent
would now likely stay away!

100%

May 26

1999

DIET-WATCH

Another Embodiment - the next version can act to share their diet intake data with the central database - or a diet be required to share info with their primary info needed. This data would feed back into diet data base and provide our necessary metrics data on:

- ① polyphasic
- ② diet behavior
- ③ success and failure of diet/exercise

The utility of such complex data base would be of commercial and scientific use.

new real update on

SAFEGUARD

I think I have covered all major applications/embodiments for last 6 weeks. I have been reviewing what ever got shown my prior notes and have left them up with another application.

At this stage my work on this invention external still

write up stage. I have had Bu-Put reviewed and he has recommended a lot of changes.

There is no detail each step with answers - so it is easier to describe. It is a bright idea working on

new ideas of my patent - but not complete.

this will
be a
big
step

408

SAFE CARD

July 7
1999

The process of writing up preliminary
doesn't open up several questions!

- ① Should I provide less detail
and just get away, does that
is that I don't get in trouble
with head-actual things

I talked several attorneys they
of course want me to have the file
returning. BUT I am going to have

Decide, Edit down for preliminary,
while providing more detailed
document for Attorney.

- ② OK - not really question but
Realization that my Embodiment ID
description is not complete - need
up collecting while typing up my
Embodiments - Applications

CHASE ET ALIENS, because as per patent (US 5,552,000)
could request that Commission may have
be tied to their ID. This would require
government approval, or a 3rd party toward

ORGANIZATION could And this features a

Now when Oliver of ID, going to
website that requires certain age that
website will for say DR users I have to
be a legal entity with say name and
age. Authorization request is sent
out from that website →

July 7
1996

Safe-card and use for ID

SO Website says Authorization request
from the authorizing Agency has

SEPS out Communication to Personal
Change via communication and
certificates They are requesting access.

This could keep many info age people
from accessing Adult websites
and has added advantage that
credit card is not required.

③ Question - Should use pocket language
terms in my opinion - or
stick to common terminology
that I have chosen
understanding?

Answer -
Not clear.

Aug 1, 1999

MAN TIME FLYS. I spent lot of
time reviewing to make sure no
products missed - list of field of funds
now included w my Application.

New Name for Self-Card

METHOD AND APPARATUS FOR A

DUEL-CONSUMER-MERCHANT

CREDIT CARD AUTHORIZATION.

I have completed my

Background discussion and think its
Ready to go.

Also added to this variety of reasons
not detailed previous such as growing number
of automatic purchases - like buying gas
that never ask for ID.

My research found up variety of retailers
that are not so good on my intentions
such as discount card saying early
reports out - often card needed spending
limit - use less to control spending.

I have greatly improved my
discrimination process. Following what I have
learned my descriptions for paper card and

my embossed cards. Have lot way
to go on embossed cards - my current
descriptions have don't meet paper

W.X

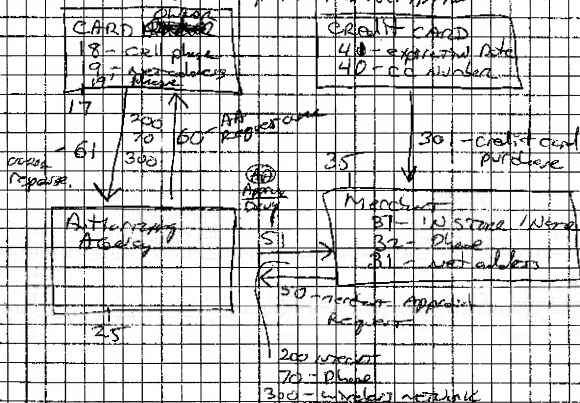
standards

DUEL Authorization

Aug 3
1999

Today Goal is to finalize my description
of: Flow Diagram for the DUEL
Card - merchant authorization credit card
process.

New Better Diagram (Descriptive)



The following diagram makes much clearer
ON how the system works. Note - connection
is made between Merchant 35, card Authorizing
Agency 35 via internet 200, phone 70,
and/or wireless network 300. The approval
request 60 from Authorizing Agency 25 is sent
to pre-registered customer 17 which in
turn sends 18, cell phone 18, wireless 19, or
internet 19 to card center 17. This sends
approval 61 via internet 200, phone 70, or wireless
network 300 using the personal identification (18-19)
and depending on response 61, Authorizing
Agency 25 sends reply 51 to merchant.

Aug 3
1999

Duel - Consumer - needs
Credit Card A

The various ^{Security} features discussed here
has been ^{also} the ^{embossed}
described page 118.

This means personal, voice print,
Finger print, etc could be required
from CARD owner 17, when
saying reply 61 to Authorization
Agency 25. IF Security notice
is not properly ^{received} then
Authorization Agency will deny ^{request}
Approval Request 50.

on
card

119
FR

Oct
2 1999

QUR1 - CONSUMER MARKET AUTHORITY

It's a good day! Completed rev. re drafting
of figures, and have one left to do.
This rate, can be next week
depending on work schedule. Figured
out how to distinguish between
OWNER, USER, OWNER'S CONTRIBUTION
and OWNER'S CONTRIBUTION, OWNER'S CONTRIBUTION.

It's time consuming, translating every thing
into "patent speak", but getting there.

IP6

- I am working with
John Gumbel and Dr. Talmadge
on how to implement this
on the net. So far came up
with 9 different variations. Key
to have more ways to do
this in the patent. PA part
for completing and seeing
a bunch of others come out -
this work being it's
very unique.

Backer.com

- Developing this at slower
pace - still struggling with
how to verify value -
just through this, this is
my head and my discussion
with Carrick - but so
far no solutions. But
all trace for now for Del
till the time - the same
back to this.

5/2/99

Oct 1999
Sci

[DUE! AUTHORIZED]

missed my goal, have not had
chance to complete descriptions
will need get this done before
year end. Have no time right
now.

JK

JK
125